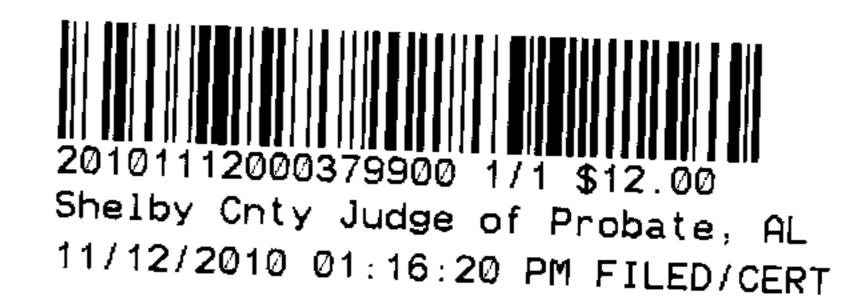
STATE OF ALABAMA) JEFFERSON COUNTY)



SUBORDINATION AGREEMENT

WHEREAS, Christopher Layne House, A single man, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20090604000212700 in the Office of the Judge of Probate of Shelby County, Alabama, covering the real property therein and hereinafter described and whereas the undersigned America's First Federal Credit Union, is desirous of subordinating said mortgage and making same second, subservient, subject and inferior to the lien of the mortgage to Amerisave Mortgage Corporation It's successors and/or assigns as their interest may appear recorded on Inst.

② 10 11 2 0 2 19890, in the Office of the Judge of Probate of Shelby County, being in the amount of \$191,000.00, executed by the said Christopher Layne House on the property described as:

Lot 27, according to the Survey of Oak Crest, Sector Two, as recorded in Map Book 20, Page 129 A & B, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said Amerisave Mortgage Corporation It's successors and/or assigns as their interest may appear to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said Amerisave Mortgage Corporation It's successors and/or assigns as their interest may appear, the receipt whereof being hereby acknowledged, the undersigned America's First Federal Credit Union does, by these presents, make, declare, and confirm that the said mortgage above specifically described and identified to be, and the same is second, subordinate, subservient, subject and inferior to the lien of the above mortgage to Amerisave Mortgage Corporation It's successors and/or assigns as their interest may appear, in all things and in all respects without reservation.

IN WITNESS WHEREOF, the said America's First Federal Credit Union has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

America's First Federal Credit Union

BY: Mark Shaddix

Assistant Vice President, Mortgage Operations

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Mark Shaddix, whose name as Assistant Vice President, Mortgage Operations of America's First Federal Credit Union is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, Mark Shaddix, as such Assistant Vice President, Mortgage Operations and with full authority, executed the same voluntarily for and as the act of said association.

Given under my hand and seal of office, this 12th day of October, 2010.

Notary Public

My Commission Expires: MY COMMISSION EXPIRES JULY 5, 2013